

Appln No. 09/927,296
Amdt date February 1, 2007
Reply to Office action of August 1, 2006

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-44. (Canceled)

45. (Previously Presented) A method for providing rebates for charges made to a credit card as payments for amounts due on an insurance account, the method comprising:
 providing a web site displaying a plurality of insurance policies to which the rebates may be applied;
 receiving at the website, a user selection of at least one of the displayed plurality of insurance policies for applying the rebates;
 identifying, at the website, an insurance account associated with the user selected insurance policy;
 identifying, at the web site, a credit card account;
 linking the insurance account with the credit card account;
 calculating a rebate amount based on a purchase amount charged to the credit card account using an associated credit card;
 electronically transmitting the rebate amount to a remote processing system associated with the insurance account; and
 applying, by the remote processing system, the rebate amount to the insurance account.

46. (Previously Presented) The method of claim 45, wherein the remote processing system is accessed over a wide area data communications network.

47. (Previously Presented) The method of claim 45, wherein the rebate amount is a percentage of a purchase amount charged to the credit card account.

Appln No. 09/927,296

Amdt date February 1, 2007

Reply to Office action of August 1, 2006

48. (Previously Presented) The method of claim 45 further comprising:
automatically identifying an amount due on the insurance account; and
automatically applying the rebate amount to the amount due on the insurance account and
reducing the amount due.

49-50 (Canceled)

51. (Currently Amended) ~~The method of claim 50 further comprising:~~ A method for
providing rebates for charges made to a credit card for making payments for medical expenses,
the method comprising:

calculating a rebate amount based on a purchase amount charged to a credit card account
using an associated credit card;
identifying a medical services account associated with the credit card account;
transferring funds associated with the rebate amount to the identified medical services
account;
receiving information on a medical expenditure associated with the medical services
account;
automatically transferring funds out of the medical services account based on the medical
expenditure;
verifying an amount of existing funds in the medical services account;
linking the medical services account to a second account;
detecting insufficient funds in the medical services account; and
transferring the detected insufficient funds amount out of the second account.

52-57 (Canceled)